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DT07 Rec'd PCT/PTO 14 DEC 2004

ATTORNEY DOCKET NO. 07082.0013U1  
PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of	)	
	)	
ONG, Yong Kin (Michael)	)	Confirmation No: Unassigned
	)	
Application No. 10/506,739	)	Examiner: Unassigned
	)	
Filing Date: unassigned	)	Date of Deposit: September 3, 2004
	)	
For: ELECTRONIC TRANSFER	)	
SYSTEM	)	

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

NEEDLE & ROSENBERG, P.C.  
Customer Number 23859

Sir:

Pursuant to the requirements of 37 C.F.R. § 1.56, submitted herewith on the accompanying Form PTO 1449 is a listing of documents known to Applicants and/or their attorneys. Because the above-identified application was either filed or entered the national stage under 35 USC 371 after June 30, 2003, copies of each cited U.S. patent and each U.S. patent application publication listed are not enclosed pursuant to 1273 OG 1. A copy of each of the remaining documents that are marked with an asterisk is enclosed.

This Information Disclosure Statement is believed to be filed in a timely manner pursuant to 37 C.F.R. § 1.97(b)(3), in that a first Office Action on the merits of the present patent application has not yet been mailed to Applicants.

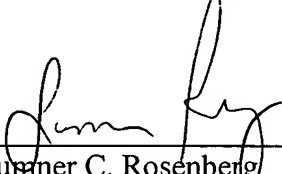
**ATTORNEY DOCKET NO. 07082.0013U1**  
**Application No. 10/506,739**

Consideration of the cited documents and making the same of record in the prosecution of the above-referenced application are respectfully requested.

No fee is believed due; however, the Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No. 14-0629.

Respectfully submitted,

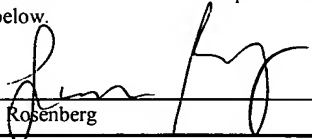
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**CERTIFICATE OF MAILING UNDER 37 C.F.R. § 1.8**

I hereby certify that this correspondence, including any items indicated as attached or included, is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date indicated below.

  
\_\_\_\_\_  
Sumner C. Rosenberg

12/5/04  
\_\_\_\_\_  
Date



<b>Form PTO-1449</b> U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  <b>LIST OF INFORMATION CITED BY APPLICANT</b> (Use as many sheets as necessary)				Complete if Known			
				Application Number		10/506739	
				Filing Date		unassigned	
				First Named Inventor		Yong Kin ONG	
				Group Art Unit		unassigned	
Examiner Name		unassigned					
<b>U.S. PATENT DOCUMENTS</b>							
Examiner's Initials	Cite No.	Document No.	Date	Name	Class	Subclass	Filing Date (if appropriate)
	B1	6,149,055	5/5/98	Gatto			
	B2	5,991,738	11/23/99	Ogram			
	B3	5,987,132	11/16/99	Rowney			
	B4	5,822,737	10/13/98	Ogram			
	B5	5,748,740	11/11/99	Curry et al.			
<b>FOREIGN PATENT DOCUMENTS</b>							
Examiner's Initials	Cite No.	Foreign Patent Document Country Code-Number-Kind Code	Date	Name	Translation Yes/No		
	B6*	WO 99/57835	11/11/99	Chen			
	B7*	GB 2338381	12/15/99	Barclays Bank PLC			
<b>NON-PATENT DOCUMENTS</b>							
Examiner's Initials	Cite No.	Non-Patent Citations (include Author, Title, Publisher, Relevant Pages, Date and Place of Publication)					
Examiner Signature:				Date Considered:			
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							